

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

CHARLES RAMON PICKETT, JR

Debtor(s)

Case No. 20-50324 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2020.
- 2) The plan was confirmed on 07/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/12/2025.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/18/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$123,592.14.
- 10) Amount of unsecured claims discharged without full payment: \$81,571.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,715.63
Less amount refunded to debtor	\$1,034.63

NET RECEIPTS: **\$33,681.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,825.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,425.35**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Barclays Bank Delaware	Unsecured	3,054.00	NA	NA	0.00	0.00
Charles Ramon Pickett Jr.	Unsecured	NA	NA	NA	0.00	0.00
Citibank	Unsecured	4,547.00	NA	NA	0.00	0.00
Citibank	Unsecured	18,191.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,992.00	NA	NA	0.00	0.00
Daniel Benoit	Unsecured	NA	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	14,540.00	14,950.78	14,950.78	6,217.04	0.00
GC Services	Unsecured	NA	NA	NA	0.00	0.00
Hancock Whitney Bank	Unsecured	12,043.00	11,764.33	4,044.37	1,681.78	0.00
Juniper	Unsecured	NA	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	NA	2,118.06	2,118.06	880.76	0.00
LVNV FUNDING, LLC	Unsecured	NA	4,502.81	4,502.81	1,872.42	0.00
Mabt	Unsecured	1,156.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	18,609.50	18,609.50	7,738.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,171.19	3,171.19	1,318.69	0.00
QUANTUM 3 GROUP AS AGENT FOR	Unsecured	NA	871.65	871.65	362.47	0.00
SUNBELT FEDERAL CREDIT UNION	Unsecured	481.00	NA	NA	0.00	0.00
SUNBELT FEDERAL CREDIT UNION	Unsecured	14,760.00	NA	NA	0.00	0.00
SUNBELT FEDERAL CREDIT UNION	Unsecured	NA	15,256.64	15,256.64	6,344.22	0.00
SUNBELT FEDERAL CREDIT UNION	Unsecured	NA	481.15	481.15	200.08	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
W.S. BADCOCK CORPORATION	Secured	1,536.00	1,536.05	1,536.05	1,536.05	103.68

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,536.05	\$1,536.05	\$103.68
TOTAL SECURED:	\$1,536.05	\$1,536.05	\$103.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,006.15	\$26,615.92	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,425.35</u>	
Disbursements to Creditors	<u>\$28,255.65</u>	
TOTAL DISBURSEMENTS :		<u>\$33,681.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.